Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (previously presented) A multiple service transaction device configured to:

access financial services provided by a provider of financial services via a financial account, wherein said financial account is associated with said multiple service transaction device;

access transportation services provided by a service partner via a service partner account, wherein said service partner account is associated with said multiple service transaction device;

provide, based on a location identifier received from said service partner, a consumer access to a transportation system provided by said service partner in exchange for loyalty points, wherein said loyalty points are exchanged for access to said transportation system when said loyalty points exist and when said service partner resides within a predefined geographical area; and,

provide a consumer access to said transportation system provided by said service partner upon payment of a fee, wherein said fee associated with said transportation system is transferred from said financial account to said service partner account when a balance of said loyalty points is not sufficient to pay said fee.

Claim 2 (cancelled).

3.   (currently amended) The ~~method~~ device of claim 1, wherein said transportation system includes at least one of a bus, subway and train.

4.   (previously presented) A method for obtaining access to a transportation system by using a multiple service transaction device to charge a fee related to said access to a financial account, said method including:

providing said multiple service transaction device to a consumer, wherein said multiple service transaction device is configured to provide funds from said financial account to a service partner account;

maintaining, by a provider of credit services, said financial account corresponding to said multiple service transaction device of said consumer;

receiving a request to charge said fee from said service partner, wherein said request includes location data indicative of a geographic location of said transportation system;

determining that said service partner is at least one of located within a predefined geographic location and affiliated with said provider of credit services;

adjusting at least one of a loyalty account and said financial account based upon said request and said fee; and,

crediting said service partner account.

5. (previously presented) The method of claim 4, wherein said step of adjusting is done in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

6. (previously presented) A method for obtaining service partner services by using a multiple service transaction device to redeem loyalty points, said method including:

providing said multiple service transaction device to a consumer, wherein said multiple service transaction device is configured to provide funds from said financial account to a service partner account;

maintaining, via a provider of credit services, a database for storing loyalty points in a loyalty account corresponding to said consumer;

receiving a request to redeem an amount of said loyalty points to obtain a service of said service partner, wherein said request includes location data indicative of a geographic location of said service partner;

determining that said service partner is at least one of located within a predefined geographic location and affiliated with said provider of credit services;

adjusting said loyalty account based upon said amount of said loyalty points redeemed; and,

crediting said service partner account.

7. (previously presented) The method of claim 6, wherein said crediting said service partner account includes at least one of crediting said account of said service partner with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner.

8.   (previously presented) A method for obtaining service partner services by redeeming loyalty points, wherein said loyalty points are associated with a geographic area, said method including:

issuing, via a provider of credit services, geographic area loyalty points when a consumer conducts purchases within a geographic area;

maintaining, via a provider of credit services, a database for storing said geographic area loyalty points in a loyalty account corresponding to said consumer;

receiving a request to redeem an amount of said geographic area loyalty points to obtain a service of said service partner in said geographic area, wherein said request includes location data indicative of a geographic location of said service partner;

determining that said service partner is within a redemption area associated with said geographic area loyalty points based on said location data;

adjusting said loyalty account based upon said amount of said geographic area loyalty points; and,

crediting an account of said service partner.

9.   (previously presented) The method of claim 8, wherein said crediting said account of said service partner includes at least one of crediting said account of said service partner with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner.

10.   · (previously presented) A method for providing a multiple service transaction device, said method comprising the steps of:

receiving an application for a multiple service transaction device from a consumer, said application comprising transaction account application information and service partner information;

communicating said transaction account information to a provider of credit services to determine, by considering said transaction account information, that said provider of credit services desires to extend credit to said consumer;

causing a multiple service transaction device to be sent to said consumer, wherein said multiple service transaction device includes a financial account which is configured to provide funds to a service partner account;

receiving a request from said service partner to debit said financial account in the amount of a fee when said consumer utilizes a service of said service partner, wherein said request includes location data indicative of a geographic location of said service partner;

debiting said financial account associated with said multiple service transaction device; and,

crediting said service partner account associated with said multiple service transaction device when said financial account is debited.

11.   (previously presented) The method of claim 10, wherein said receiving an application includes receiving an application at, at least one of, a service partner establishment and a transaction account establishment.

Claim 12 (cancelled).

13.   (previously presented) The method of claim 10, wherein said step of debiting said financial account comprises adjusting in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

14.   (previously presented) The method of claim 10, wherein said step of debiting said financial account comprises adjusting loyalty points in said financial account.

15.   (previously presented) The method of claim 10, wherein said step of debiting said financial account comprises adjusting geographic area loyalty points in said financial account.

Claim 16 (cancelled).

17.   (previously presented) The method of claim 10, wherein said step of communicating said transaction account information further comprises considering anti-terrorism information.

18.   (previously presented) The method of claim 10 further comprising replacing a multiple service transaction device, wherein said replacing comprises:

requesting a transaction device replacement administrator to create a replacement transaction device;

in response to said request, said transaction device replacement administrator communicating with a transaction device service engine;

said transaction device service engine communicating account information to a transaction device generator;

said transaction device generator communicating said account information to said service partner; and

said service partner communicating said account information to said transaction device replacement administrator.

19. (previously presented) The method of claim 10 further comprising canceling a service partner services, wherein said canceling comprises:

transmitting a file comprising indicia of an account to be canceled,

producing a cancellation report, and

producing a balancing report.

20. (previously presented) The method of claim 10 further comprising canceling a primary party account, wherein said canceling comprises:

transmitting a file comprising indicia of an account to be canceled,

producing a cancellation report, and

producing a balancing report.

21. (previously presented) The method of claim 10 further comprising transferring an account to a second service partner, wherein said transferring comprises:

transmitting a file comprising indicia of a service partner account,

producing a transferring account report, and

producing a balancing report.

22. (previously presented) The method of claim 10 wherein, said financial account is configured to provide funds to said service partner account through at least one of real-time, batch mode, periodically, upon request and an algorithm.